

# ***Air Force Reserve Command***

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***Integrity - Service - Excellence***



## **Retirements**



# ***When Will You Retire?***

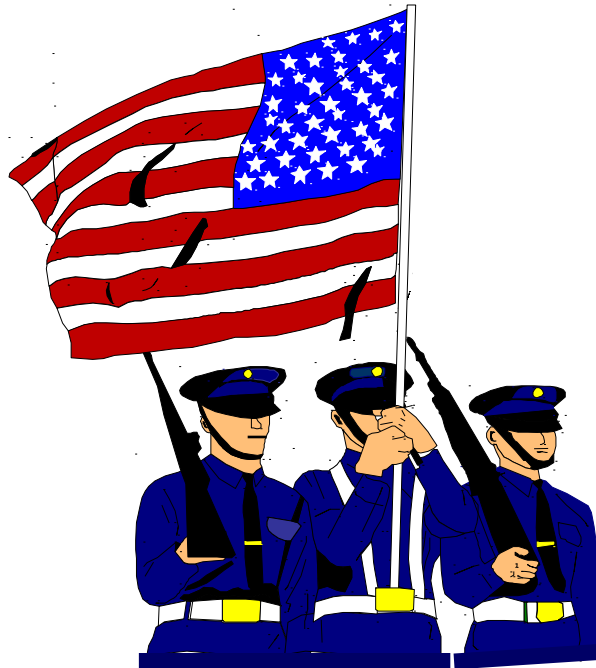
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**2004**

**?**

**2008**

**?**



**2006**

**?**

**2012**

**?**

# ***Retirement Life Cycle***

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**Retired Pay**

**Retired Reserve**

**RCSBP**

**Notification of  
Eligibility  
for Pay Letter**

# ***Retirement Life Cycle***

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**Notification of  
Eligibility  
for Pay Letter**

# ***Notification Letter “20-Year Letter”***

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- **Eligibility Requirements**
  - **20 years of satisfactory service**
  - **Serve in Reserve component for last 6 qualifying years**
- **Receive approximately 120 days after R/R close-out**
- **Call ARPC/DPP, Retirements Branch**
  - **1-800-525-0100**



# *Retirement Life Cycle*

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**RCSBP**

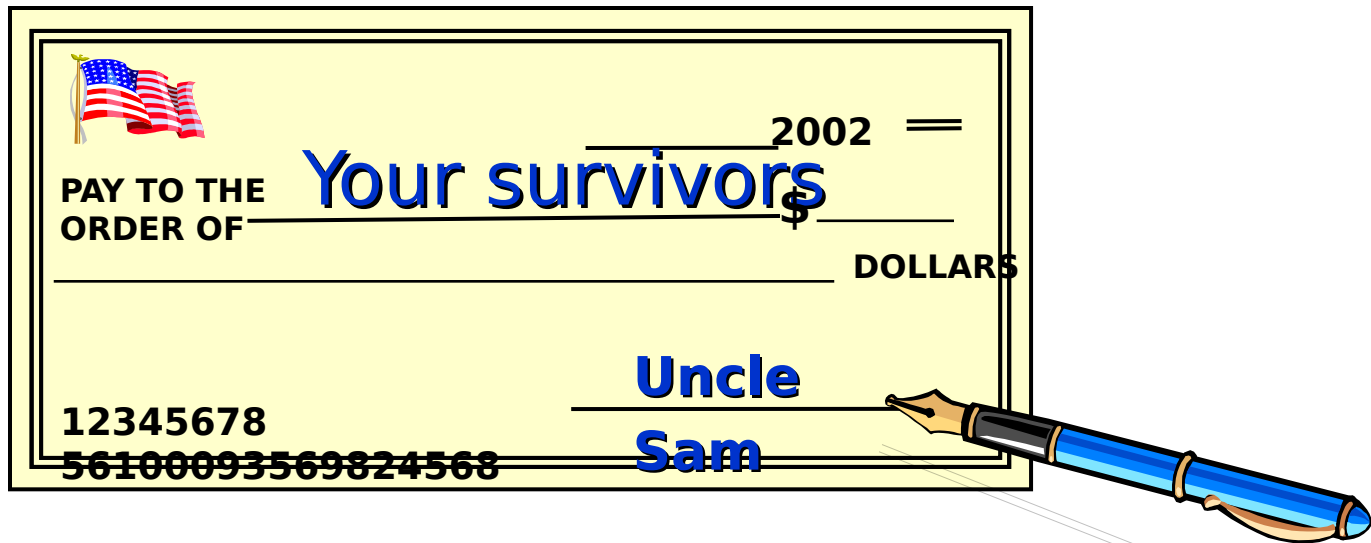
**Notification of  
Eligibility  
for Pay Letter**

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# ***Reserve Component Survivor Benefit Plan (RCSBP)***

- **Purpose**
  - **To provide beneficiaries a portion of a member's retired pay**



# ***RCSBP Annuity Coverage***

- **Spouse only**
- **Spouse and children**
- **Children only**
- **Former spouse only**
- **Former spouse and children**
- **Person with insurable interest**





- **Timing:**
  - **Decision made upon receipt of notification letter**
- **Three options: A, B, or C**



# ***RCSBP - Option A***

- **Defer making an election until age 60**



# ***RSCBP - Option B***

- **Start annuity upon member's 60<sup>th</sup> birthday**



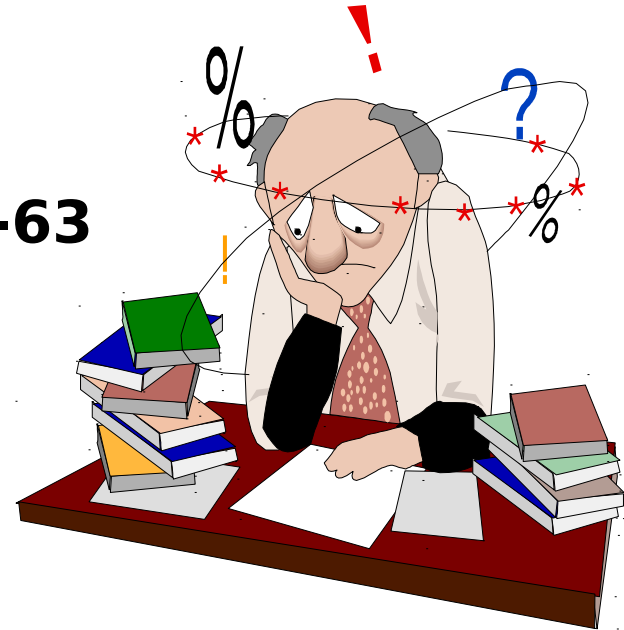
# ***RCSBP - Option C***

- **Annuity effective immediately**



- 
- **Failure to respond within the 90 days:**
    - **If you do have eligible family members**
      - **Automatic Option C coverage for your spouse and/or children**
      - **You will be responsible for the premiums**
    - **If you do not have dependents**
      - **Automatic Option A coverage**
  
  - **Failure to provide spousal concurrence:**
    - **Automatic Option C coverage for your spouse and/or children**
    - **You will be responsible for the premiums**
-

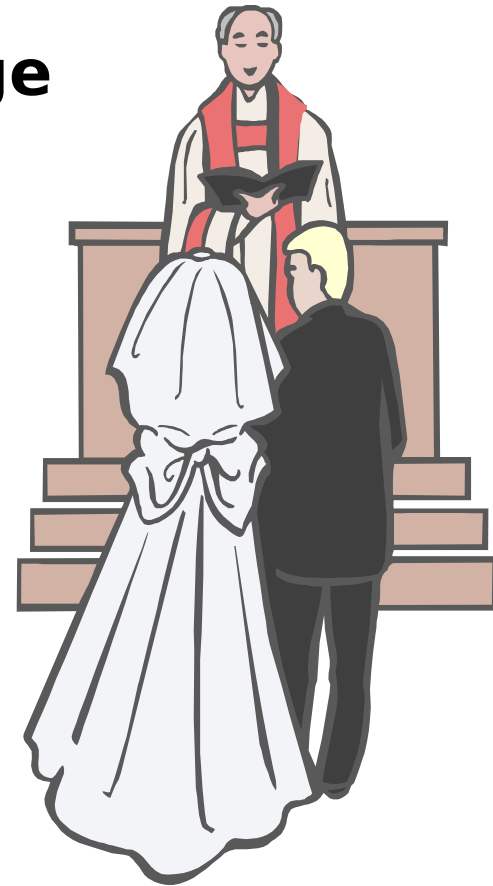
- **Limited Changes**
  - **Marriage**
  - **Divorce**
  - **Death of beneficiary**
- **Cancel**
  - **Normally between ages 62-63**
    - **Must pay 2 years of premiums**



# ***Just Married***

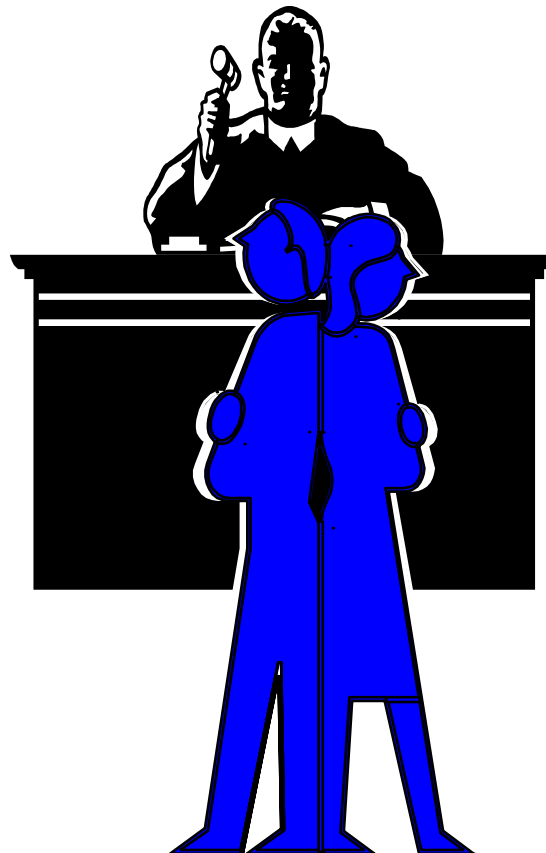


- **Single when eligible**
- **One year to elect coverage**



# ***Divorce Court***

- **Former spouse coverage directed**





# ***Death of Beneficiary***



- **Notify ARPC “Entitlements”**
- **Coverage suspended**
- **No cost at 60**



# ***Cost of Coverage***

- **Member's age**
- **Beneficiary's age**
- **Coverage selected**

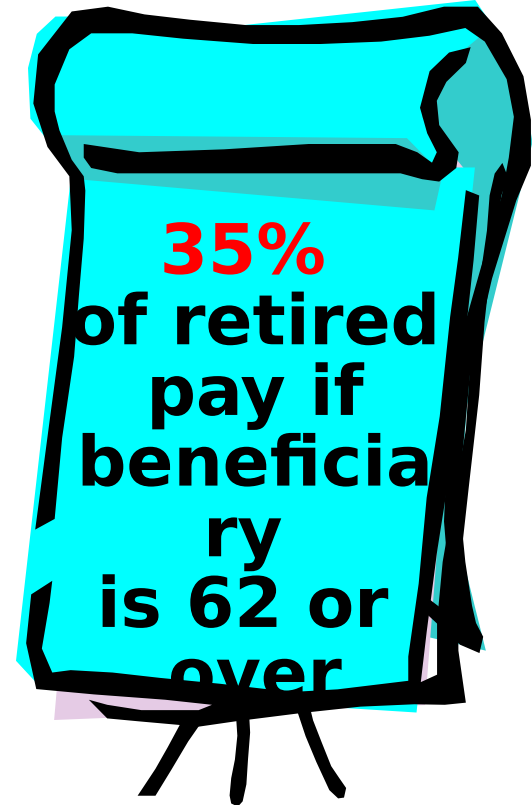


# ***Annuity for Beneficiary***

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***Maximum***

***Reduced***



# ***Benefits Are Not Tied to RCSBP Participation***

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**Commissary  
privileges**

**Hobby shop**



**Golf course**

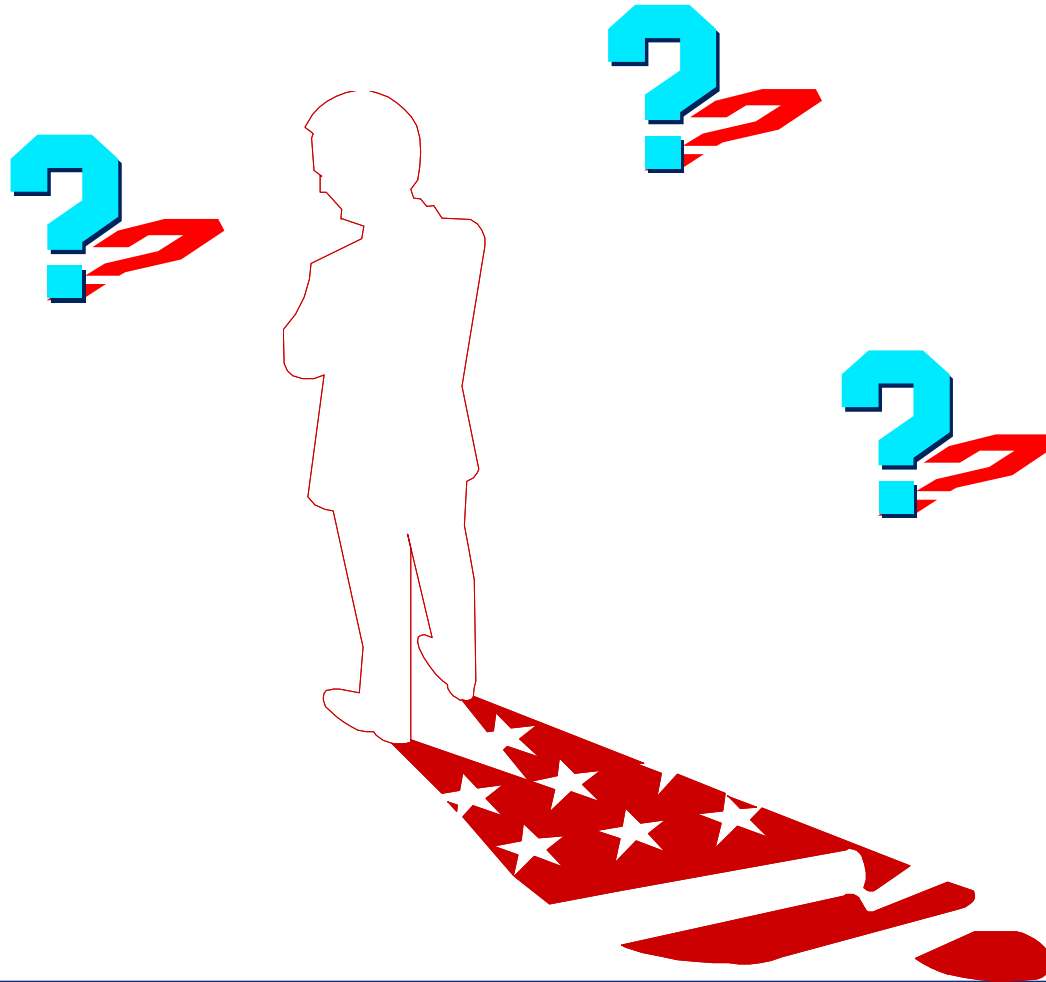
# ***ARPC Home Page***

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**Compute the cost of  
RCSBP  
Located on our website at  
[arpc.afrc.af.mil](http://arpc.afrc.af.mil)**



# Questions?



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# ***Retirement Life Cycle***

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**Retired Reserve**

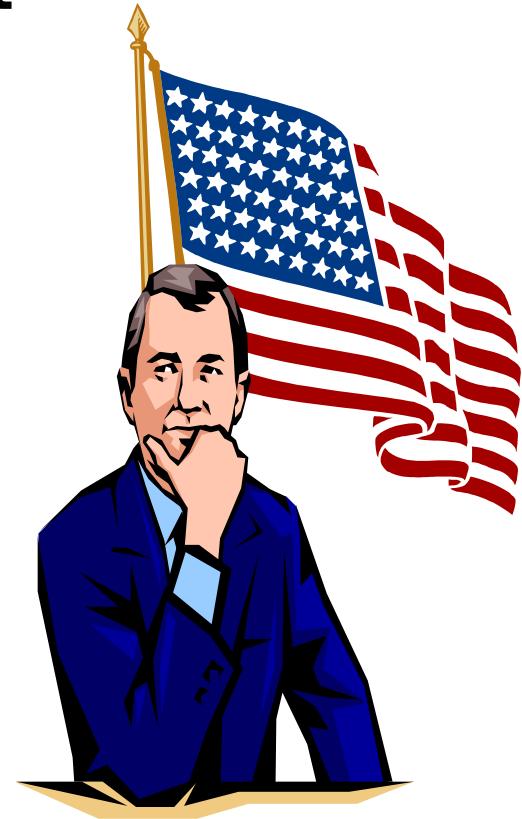
**RCSBP**

**Notification of  
Eligibility  
for Pay Letter**

# ***Retired Reserve***



- **Must meet qualifications**
  - **20 years satisfactory service**
  - **Last 6 in Reserve Component**



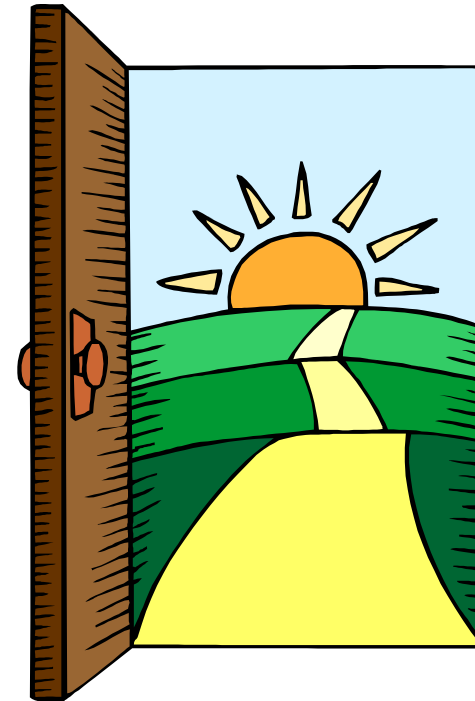
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# ***Retired Reserve***



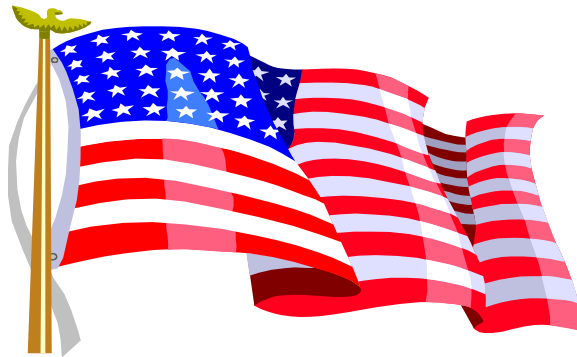
- **Voluntary Retirement**
  - **Must apply by submitting AF Form 131**
- **Involuntary Retirement**
  - **Transfer is automatic - no need to apply**
    - **Age**
    - **Maximum service**



# ***Retired Reserve***



- **U.S. Flag presented at no cost to member**
  - **AFRC and ANG unit members provided flag by servicing Unit**
  - **Individual Mobilization Augmentees and Individual Ready Reservists provided flag by ARPC**



# ***Retired Reserve***



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- **Highest grade held**
  
  - **Grade approval authority:**
    - **Voluntary demotion - ARPC**
    - **Demotion for cause - SAF**

# ***Retired Reserve***



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## ■ **Officer time-in-grade**

### ■ **Voluntary retirement**

- Lt Col and above, three **satisfactory service** years TIG
- Maj and below, six **satisfactory service** months TIG

### ■ **Involuntary retirement**

- All officers separated due to age or MSD, six months TIG

## ■ **Enlisted time-in-grade, One Day**

### ■ **ANG**

- Service commitment policy for promotion for top three

### ■ **Reserve**

- New reserve service commitment policy for in-residence training (all grades) and promotions for top three

# ***Retired Reserve Gray-Area Benefits***

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**Commissary  
privileges**



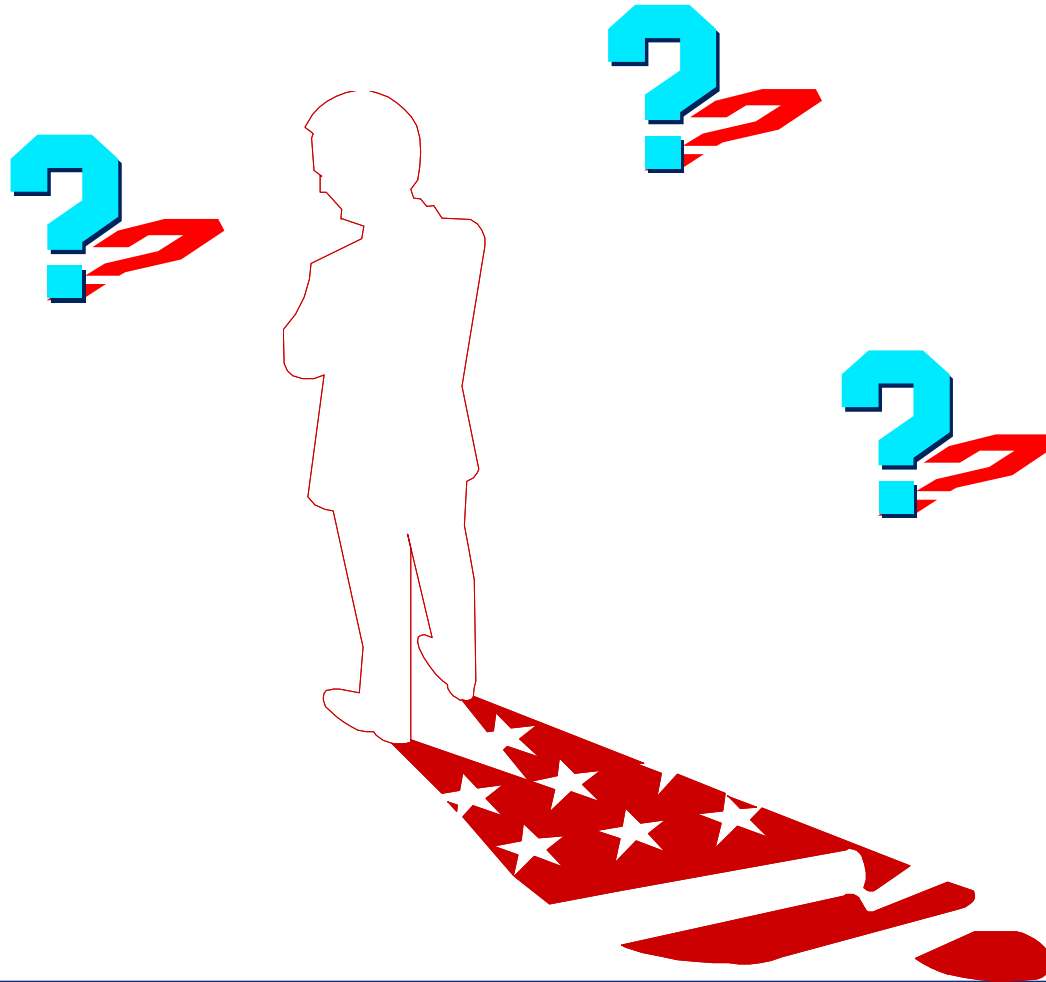
**Hobby shop**



**Golf course**



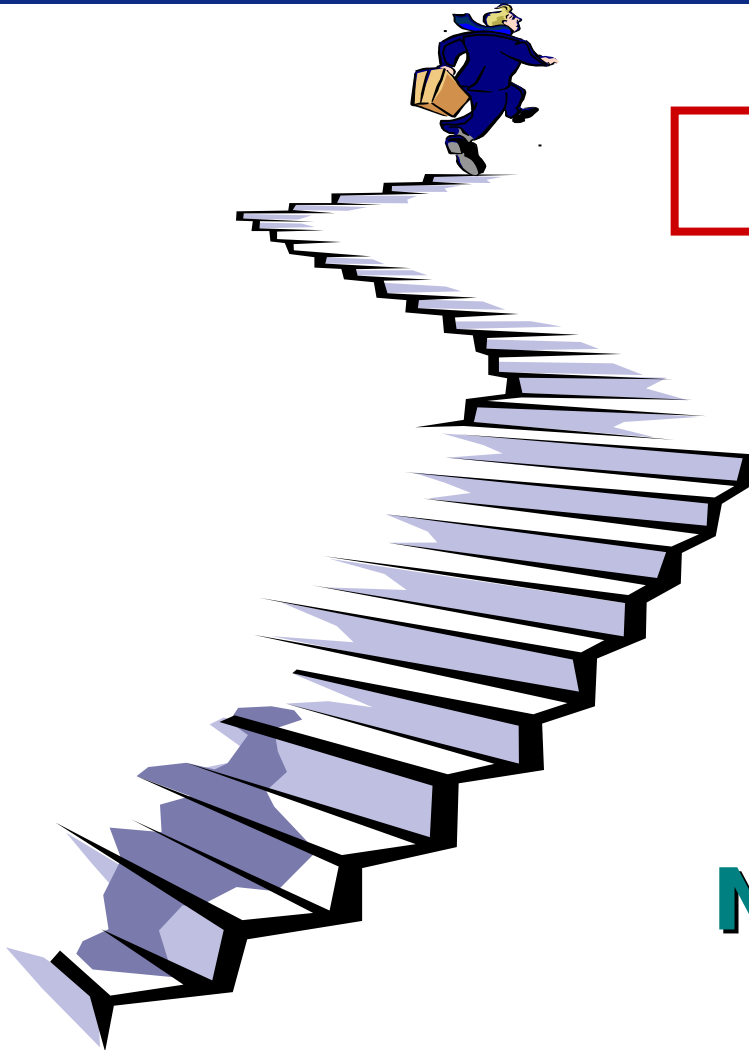
# Questions?



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# ***Retirement Life Cycle***

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**Retired Pay**

**Retired Reserve**

**RCSBP**

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# ***Retired Pay Reserve Members***

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# ***Retired Pay***



- **When will I see my money?**
  - **Age 60**
  - **Apply**



# ***Retired Pay - Forms***

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**Retirement Branch will  
send Pay Application  
Forms about 4 months  
prior to age 60**

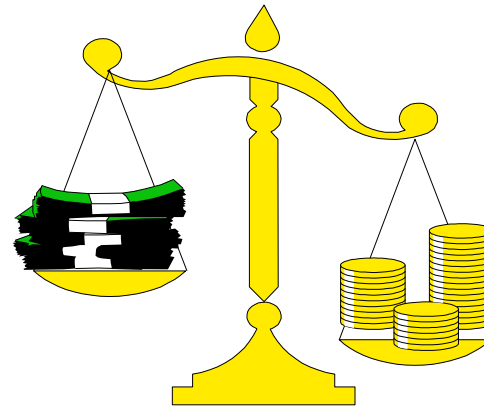
**Make sure your  
address is always  
current!**



# ***Retired Member - Pay***

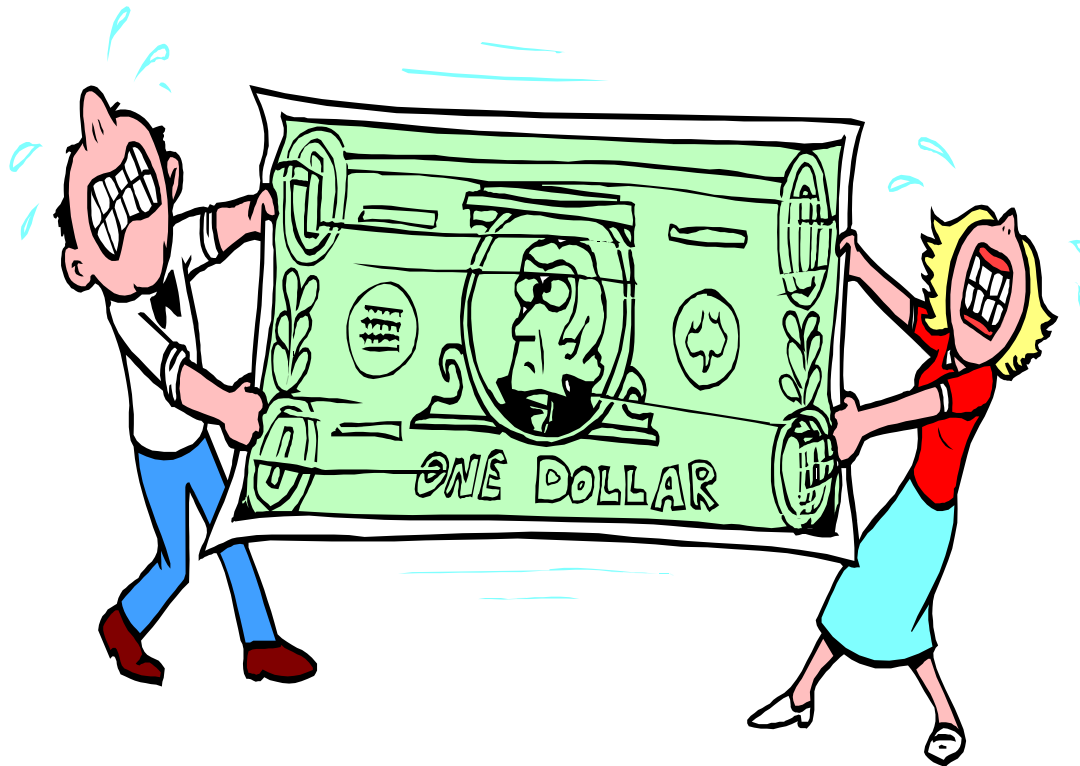
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- **If initial entry into military service is:**
  - **Prior to 8 Sep 80**
    - **Pay scale in effect on member's 60<sup>th</sup> birthday**
  - **On or after 8 Sep 80**
    - **Average of the last 3 years of pay scales in effect prior to your reaching age 60**



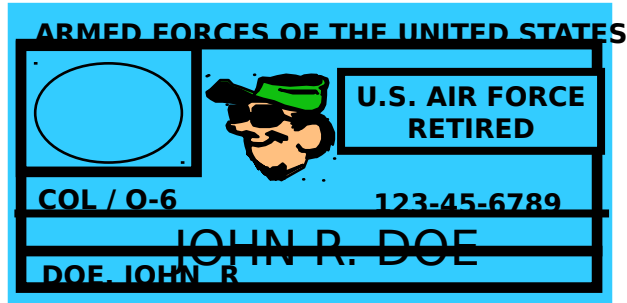
# ***Retired Pay COLA Increases***

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# ***Retired Pay - Benefits***

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**New identification  
card**



**Medical until age 65  
Tricare for Life option at age 65**

**Expanded  
Space A Travel**



# ***ARPC Home Page***

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## ***Compute Retired Pay***

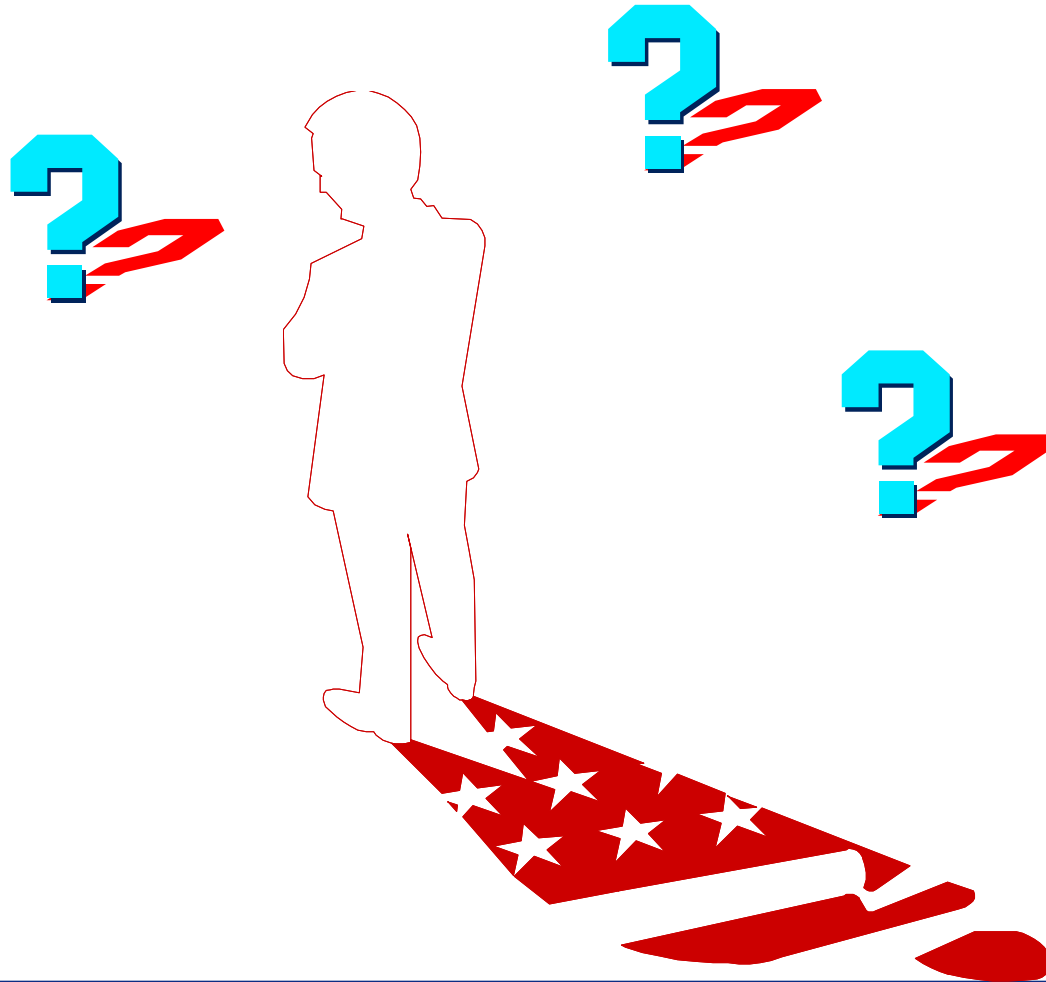


**Located on our website at  
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# Questions?



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U.S. AIR FORCE



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